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Introducing FHA 3/1 Treasury ARM

Reunion Mortgage is pleased to introduce a new FHA 3/1 Treasury ARM (F31T). The FHA ARM will also be available for FHA loans with base loan amounts > \$417,000 (FJ31T).

- 30-year term with an initial fixed interest rate of three years
- After three years, the rate changes to a variable rate
- The interest rate and payments adjust annually after the first three years
- The index on the 3/1 ARM is the weekly average yield on U.S. Treasury Securities adjusted to a constant maturity of one year or equivalent (also known as the 1-Year Constant Maturity Index)
- Interest rate caps are 1% for the first and subsequent adjustments, with a 5% lifetime cap
- Government loans only adjust four times per year, so the loan's first adjustment will occur between the 40th and 42nd payment due date

Click here to see [Today's Rates](#) on these new products.

Click to view the updated [FHA Fixed and ARM Product Guidelines](#), with all changes highlighted in **red type**.

If you have any questions, please contact your Account Executive or local branch.